

### **REMARKS**

Claims 25, 46, 53, 54, and 80 have been amended herein. Claims 97-119 have been added. Claims 25 and 44-119 are now pending in the Application. The title and claims have been amended herein as requested by the Examiner. The amendments to claims 25, 46, and 54 clarify acronyms recited in the claims. Claim 53 has been amended to provide antecedent basis for "the data store." Claim 80 has been amended to correct a typographical error. No new matter has been added. It is respectfully submitted that these amendments to the claims are in the nature of clarifications and do not narrow the scope of the claims. Entry of the amendment is respectfully requested. Reconsideration is respectfully requested.

### **The Pending Claims Are Not Obvious in View of the Applied Art**

Claims 25 and 44-96 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Zeanah, et al., U.S. Patent No. 5,933,816 ("Zeanah") in view of Gorgens, U.S. Patent No. 4,234,932.

These rejections are respectfully traversed.

### **Brief Description of the Invention**

An exemplary embodiment of the present invention is directed to a host ATM which includes at least one processor, at least one wireless network port and at least one transaction function device such as a cash dispenser. In this described exemplary embodiment the cash dispenser is operative to dispense cash from the host ATM responsive to communication with at

least one portable personal ATM through the at least one wireless network port. Examples of portable personal ATMs may include PDAs, notebook computers, cell phones, and pagers.

An exemplary embodiment may include the method of connecting a transaction service in the host ATM. The transaction service includes at least one transaction function device and the host ATM includes a lookup service. The exemplary method embodiment may further include registering the transaction service with the lookup service which includes storing a copy of a service proxy in association with the lookup service. A copy of the service proxy may be acquired from the lookup service by the personal ATM through the wireless network port on the host ATM. The personal ATM may be operative to invoke a method of the service proxy responsive to at least one input provided through an input device of the personal ATM. The transaction function device of the transaction service of the host ATM may operate responsive to the method invoked to carry out an ATM transaction function such as dispensing cash.

**The Applied References Do Not Disclose or Suggest  
the Features and Relationships Recited in Applicants' Claims**

Before a claim may be rejected on the basis of obviousness pursuant to 35 U.S.C. § 103, the Patent Office bears the burden of establishing that all the recited features of the claim are known in the prior art. This is known as *prima facie obviousness*. To establish *prima facie* obviousness, it must be shown that all the elements and relationships recited in the claim are known in the prior art. MPEP § 2142.

Absent a showing of a teaching, suggestion or motivation to produce a claimed combination, an obviousness rejection is not proper even if all the recited features are known in

the prior art. Panduit Corp. v. Denison Mfg. Co., 810 F.2d 1561, 1568, 1 USPQ2d 1593 (Fed. Cir. 1987). In re Newell, 891 F.2d 899, 901, 902, 13 USPQ2d 1248, 1250 (Fed. Cir. 1989).

The teaching, suggestion or motivation to combine the features in prior art references must be clearly and particularly identified in such prior art to support a rejection on the basis of obviousness. It is not sufficient to offer a broad range of sources and make conclusory statements. In re Dembiczak, 50 USPQ2d 1614, 1617 (Fed. Cir. 1999).

It is respectfully submitted that the Action does not meet these burdens.

#### **The Zeanah Reference**

Zeanah is directed to a delivery system (12) (Figure 1) which provides financial services to a plurality of remote devices. The remote devices include personal computers (18), notebook computers (20), screen phones (14), and ATMs (16). The delivery system includes a plurality of reusable global components (Figure 12) which interact with each other to deliver information to the remote devices. The components include a transaction executor component which performs transactions at the delivery system. The components also include a presentation manager component for formatting outputs to the remote devices.

#### **The Gorgens Reference**

Gorgens is directed to a cash dispensing system which includes a plurality of remote automated teller stations or terminals (14) coupled to a central computer (10). The remote terminals include cash dispensers (36) for dispensing cash to users.

**The Pending Claims Are Not Obvious Over  
Zeanah in view of Gorgens**

In the Action claims 25 and 44-96 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Zeanah in view of Gorgens. These rejections are respectfully traversed. Applicants response to these rejections is based on the Office's interpretations of Zeanah and Gorgens presented in the Action. Thus, any change in the Office's interpretation of these references shall constitute a new ground of rejection.

Applicants traverse these rejections on the grounds that Applicants' claims recite features and relationships which are neither disclosed nor suggested in the prior art, and because there is no teaching, suggestion or motivation cited so as to produce Applicants' invention. The features recited in Applicants' claims patentably distinguish over the applied references.

**Claim 25**

Claim 25 is an independent claim which is directed to a method. Claim 25 recites that the method comprises: "(a) connecting a transaction service in a host automated transaction machine, wherein the transaction service includes at least one transaction function device, and wherein the host automated transaction machine includes a lookup service." Neither Zeanah nor Gorgens discloses or suggests connecting a transaction service in a host automated transaction machine, where the transaction service includes a transaction function device and the host automated transaction machine includes a lookup service.

The Action acknowledges that Zeanah fails to show services such as a printer service, card reader service, and a cash dispenser service, but asserts that Gorgens discloses those

features. The Action asserts that it would have been obvious to substitute the remote terminal disclosed in Gorgens for the remote system of Zeanah (see ATM--16) because an artisan of ordinary skill at the time of the invention would have recognized such a substitute as an art recognized equivalence in as much as both terminals are provided for making secure remote financial transaction and other communications.

The Action includes a discussion of the Zeanah and Gorgens references which does not specifically point out or explain which elements and steps allegedly disclosed in the cited art correspond to the elements and steps recited in the claims. Thus, Applicants have been forced to speculate as to which elements in Zeanah and Gorgens the Office regards as corresponding to the elements and steps recited in the claims.

Based on the assertions in the Action that it would be obvious to substitute the remote terminal disclosed in Gorgens for the remote system of Zeanah (see ATM--16), the Office appears to regard the "host automated transaction machine" recited in claim 25 as corresponding to the ATM (16) disclosed in Zeanah and the remote terminal (14) disclosed in Gorgens. However, neither Zeanah nor Gorgens discloses or suggests that the ATM (16) of Zeanah or the terminal (14) of Gorgens includes a lookup service. As a result, neither Zeanah nor Gorgens discloses or suggests the method step (a) of claim 25.

In addition, even if the Office regards the delivery system (12) of Zeanah as corresponding to the host automated transaction machine recited in claim 25, the substitution of the terminal (14) of Gorgens for the ATM (16) of Zeanah as asserted in the Action, would only result in the delivery system (12) being connected to the terminal (12) of Gorgen. After the asserted substitution, a transaction function device such as a cash dispenser for example, would

not be connected in the delivery system (12) of Zeanah. Thus, such an arrangement would still not disclose or suggest the method steps recited in claim 25, in which a transaction service including a transaction function device is connected in a host automated transaction machine with a lookup service. Thus, even with this interpretation of the cited references, neither Zeanah nor Gorgens discloses or suggests step (a) of claim 25.

Claim 25 further recites that the method comprises: "(b) registering the transaction service with the lookup service, including storing a copy of a service proxy in association with the lookup service." Nowhere in either Zeanah or Gorgens is it disclosed or suggested that a transaction service including a transaction function device is both connected in a host automated transaction machine and is registered with a lookup service included in the host automated transaction machine. Further, neither reference discloses or suggests a service proxy or the storing of a service proxy in association with the lookup service included in the host automated transaction machine. As a result, neither Zeanah nor Gorgens discloses or suggests the method step (b) of claim 25.

Claim 25 further recites that the method comprises: "(c) acquiring by a personal automated teller machine ("ATM") through a wireless network port on the host automated transaction machine, a copy of the service proxy from the lookup service." The Action does not explain where in the cited references there is disclosed a "personal automated teller machine." It is respectfully submitted that neither Zeanah nor Gorgens discloses a personal ATM. Further, neither references discloses or suggests a personal ATM that acquires a copy of a service proxy from the lookup service of a host automated transaction machine. In addition neither reference discloses or suggests a personal ATM that acquires the copy of the service proxy through a

wireless network port on the host automated transaction machine. Also, neither reference discloses or suggests a wireless network port on a host automated transaction machine. As a result, neither Zeanah nor Gorgens discloses or suggests the method step (c) of claim 25.

Claim 25 further recites that the method comprises: "(d) providing at least one input to an input device on the personal ATM; and (e) invoking a method of the service proxy through operation of the personal ATM responsive to the at least one input."

As discussed previously, neither Zeanah nor Gorgens discloses or suggests a copy of a service proxy stored in a lookup service of a host automated transaction machine, which is acquired by a personal ATM through a wireless connection port of an ATM. Further, neither reference discloses invoking a method of the service proxy through operation of the personal ATM. In addition neither reference discloses that the method is invoked responsive to an input provided to an input device on the personal ATM. As a result, neither Zeanah nor Gorgens discloses or suggests the method steps (d) and (e) of claim 25.

Claim 25 further recites that the method comprises: "(f) operating the transaction function device of the transaction service responsive to the method invoked." It is respectfully submitted that neither Zeanah nor Gorgens discloses or suggests operating a transaction function device of a transaction service connected to a host automated transaction machine responsive to a method invoked in a service proxy through operation of a personal ATM. Thus, neither Zeanah nor Gorgens discloses or suggests the method step (f) recited in claim 25.

As nothing in the cited art discloses or suggests the features, relationships and steps that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is

respectfully submitted that claim 25 is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn.

#### **Claim 44**

Claim 44 is an independent claim which is directed to an apparatus. Claim 44 recites that the apparatus comprises a host ATM including a cash dispenser, at least one processor and at least one wireless network port. The cash dispenser is operative to dispense cash from the host ATM responsive to communication with at least one portable personal ATM through the at least one wireless network port.

Neither Zeanah nor Gorgens discloses or suggests a host ATM which includes both a cash dispenser and at least one wireless network port. Further, neither reference discloses a host ATM with a cash dispenser that is operative to dispense cash from the host ATM responsive to communication with a portable personal ATM through the wireless network port of the host ATM.

As nothing in the cited art discloses or suggests the features, elements, and relationships that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that claim 44 is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 45-73 which depend from claim 44 are also allowable.



#### **Claim 74**

Claim 74 is an independent claim which is directed to a method. Claim 74 recites that the method comprises: (a) receiving through at least one wireless network port of a host ATM at least one communication from a portable personal ATM; and (b) dispensing cash from the host ATM responsive to receipt of the at least one communication.

Neither Zeanah nor Gorgens discloses or suggests dispensing cash from a host ATM responsive to receipt of at least one communication received from a portable personal ATM. Further, neither reference discloses dispensing cash from a host ATM responsive to the at least one communication received from a portable personal ATM through a wireless network port of the host ATM.

As nothing in the cited art discloses or suggests the features, elements, relationships, and steps that are specifically recited in the claim, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that claim 74 is allowable for these reasons. Therefore, it is respectfully submitted that the 35 U.S.C. § 103(a) rejection should be withdrawn. It follows that claims 75-96 which depend from claim 74 are also allowable.

#### **The Dependent Claims**

Each of the dependent claims depends directly or indirectly from an independent claim. The independent claims have been previously shown to be allowable. "If an independent claim is nonobvious under 35 U.S.C. § 103, then any claim depending therefrom is nonobvious" (MPEP

2143.03). *In re Fine*, 5 USPQ2d 1596 (Fed. Cir. 1988). Thus, it is asserted that the dependent claims are allowable on the same basis.

Furthermore, each of the dependent claims additionally recites specific features, relationships, and/or steps that patentably distinguish the claimed invention over the applied art. Neither Zeanah nor Gorgens, taken alone or in combination, disclose or suggest the features, relationships, and/or steps that are specifically recited in the dependent claims. Thus, it is respectfully submitted that the dependent claims are further allowable due to the recitation of such additional features, relationships, and/or steps.

#### **Claim 45**

Claim 45 depends from claim 44 and further recites that the personal ATM comprises a phone. Neither Zeanah nor Gorgens discloses or suggests a cash dispenser that is operative to dispense cash from a host ATM responsive to communication with a personal ATM that comprises a phone. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 45 is further allowable on this basis.

#### **Claim 46**

Claim 46 depends from claim 44 and further recites that the personal ATM comprises a PDA. Neither Zeanah nor Gorgens discloses or suggests a cash dispenser that is operative to dispense cash from a host ATM responsive to communication with a personal ATM that comprises a PDA. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 46 is further allowable on this basis.

#### **Claim 47**

Claim 47 depends from claim 44 and further recites that the personal ATM comprises a notebook computer. Neither Zeanah nor Gorgens discloses or suggests a cash dispenser that is operative to dispense cash from a host ATM responsive to communication with a personal ATM that comprises a notebook computer. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 47 is further allowable on this basis.

#### **Claim 48**

Claim 48 depends from claim 44 and further recites that the personal ATM comprises a pager. Neither Zeanah nor Gorgens discloses or suggests a cash dispenser that is operative to dispense cash from a host ATM responsive to communication with a personal ATM that comprises a pager. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 48 is further allowable on this basis.

#### **Claim 49**

Claim 49 depends from claim 44 and further recites that the communication with the personal ATM through the at least one wireless network port comprises a transfer of electronic money from the personal ATM. Neither Zeanah nor Gorgens discloses or suggests electronic money or the transfer of electronic money from a personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 49 is further allowable on this basis.

### **Claim 50**

Claim 50 depends from claim 44 and further recites that the host ATM further comprises at least one data store in operative connection with the at least one processor. The at least one wireless network port is operative to deliver at least one service proxy from the host ATM to the personal ATM. Neither Zeanah nor Gorgens discloses or suggests a host ATM with a wireless network port that is operative to deliver a service proxy from a host ATM to a personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 50 is further allowable on this basis.

### **Claim 51**

Claim 51 depends from claim 50 and further recites that the at least one service proxy comprises a service proxy for a cash dispenser service. Neither Zeanah nor Gorgens discloses or suggests a host ATM with a wireless network port that is operative to deliver a service proxy for a cash dispenser service from a host ATM to a personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 51 is further allowable on this basis.

### **Claim 52**

Claim 52 depends from claim 50 and further recites that the host ATM further comprises a lookup service, and that the lookup service is operative to cause the host ATM to deliver the at least one service proxy. Neither Zeanah nor Gorgens discloses or suggests a host ATM with a lookup service that is operative to cause the host ATM to deliver the service proxy from a host

ATM to a personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 52 is further allowable on this basis.

### **Claim 53**

Claim 53 depends from claim 44 and further recites that the host ATM further comprises at least one data store in operative connection with the at least one processor. The data store includes a plurality of interface pages, and at least one of the interface pages is delivered through the at least one wireless network port to the personal ATM. Neither Zeanah nor Gorgens discloses or suggests a host ATM with a cash dispenser and a data store with a plurality of interface pages. Further, neither reference discloses or suggests that the interface pages are delivered through a wireless network port of the host ATM to the personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 53 is further allowable on this basis.

### **Claim 54**

Claim 54 depends from claim 53 and further recites that the at least one of the interface pages includes instructions in at least one of HTML, XML, WML and JavaScript. Neither Zeanah nor Gorgens discloses or suggests a host ATM with interface pages in a data store that include instructions in either HTML, XML, WML, or JavaScript. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 54 is further allowable on this basis.

### **Claim 55**

Claim 55 depends from claim 53 and further recites that the at least one data store in the host ATM includes a plurality of display screen service proxies. At least one of the plurality of interface pages corresponds to one of the display screen service proxies. The host ATM is operative to deliver a first display screen service proxy and the at least one of the interface pages corresponding to the first display screen service proxy through the at least one wireless network port. Neither Zeanah nor Gorgens discloses or suggests a data store in a host ATM which includes display screen service proxies. Further, neither reference discloses or suggests an interface page in the data store which corresponds to a display screen service proxy. In addition, neither reference discloses or suggests that a host ATM is operative to deliver a display screen service proxy and an interface page corresponding to the display screen service proxy through a wireless network port of the host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 55 is further allowable on this basis.

### **Claim 56**

Claim 56 depends from claim 55 and further recites that the host ATM is operative to output the first display screen service proxy responsive to receipt of the at least one lookup message received from the personal ATM through the at least one wireless network port. Neither Zeanah nor Gorgens discloses or suggests a host ATM that is operative to output a first display screen service proxy responsive to receipt of a lookup message received from the personal ATM through a wireless network port of the host ATM. As nothing in the applied art

discloses or suggests these features, it is respectfully submitted that claim 56 is further allowable on this basis.

#### **Claim 57**

Claim 57 depends from claim 50 and further recites that the host ATM further comprises a network banking service. The at least one service proxy delivered from the at least one wireless network port is a service proxy for the network banking service. Neither Zeanah nor Gorgens discloses or suggests a host ATM that comprises a network banking service. In addition, neither reference discloses that a service proxy delivered from the at least one wireless network port is a service proxy for the network banking service. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 57 is further allowable on this basis.

#### **Claim 58**

Claim 58 depends from claim 50 and further recites that the service proxy delivered by the host ATM includes a service proxy for the cash recycler service. Neither Zeanah nor Gorgens discloses or suggests service proxy delivered by the host ATM to a personal ATM includes a service proxy for a cash recycler service. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 58 is further allowable on this basis.

#### **Claim 59**

Claim 59 depends from claim 44 and recites that the apparatus further comprises a personal ATM. The personal ATM comprises at least one input device. The host ATM is operative to dispense cash responsive to at least one input to the at least one input device. Neither Zeanah nor Gorgens discloses or suggests a host ATM that is operative to dispense cash responsive to an input to an input device of a personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 59 is further allowable on this basis.

#### **Claim 60**

Claim 60 depends from claim 59 and further recites that the personal ATM comprises at least one processor and at least one data store. When the personal ATM is not in communication with the at least one wireless network port of the host ATM, the personal ATM is operative responsive to the at least one input, to store data corresponding to at least one offline transaction in the at least one data store of the personal ATM. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that when not in communication with a wireless network port of a host ATM, is operative to store data corresponding to at least one offline transaction in a data store of the personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 60 is further allowable on this basis.



### **Claim 61**

Claim 61 depends from claim 60 and further recites that when the personal ATM is in operative connection with the at least one wireless network port, the personal ATM is operative responsive to the stored data corresponding to the at least one offline transaction to cause cash to be dispensed from the cash dispenser of the host ATM. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that is operative responsive to stored data corresponding to an offline transaction to cause cash to be dispensed from a cash dispenser of a host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 61 is further allowable on this basis.

### **Claim 62**

Claim 62 depends from claim 60 and further recites that the personal ATM includes at least one virtual service. The data corresponding to the at least one offline transaction is stored responsive to the at least one virtual service. Neither Zeanah nor Gorgens discloses or suggests a personal ATM with a virtual service. Further, neither reference discloses offline transaction data that is stored responsive to the at least one virtual service. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 62 is further allowable on this basis.

### **Claim 63**

Claim 63 depends from claim 59 and further recites that the personal ATM comprises at least one personal ATM service. The personal ATM is operative to deliver at least one personal

ATM service proxy corresponding to the at least one personal ATM service to the host ATM through the at least one wireless network port. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that is operative to deliver a personal ATM service proxy to the host ATM through at least one wireless network port. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 63 is further allowable on this basis.

#### **Claim 64**

Claim 64 depends from claim 63 and further recites that the personal ATM comprises at least one data store, and wherein the at least one data store includes data corresponding to electronic money, and wherein electronic money is enabled to be transferred between the personal ATM and the host ATM responsive to the at least one personal ATM service.

Neither Zeanah nor Gorgens discloses or suggests a personal ATM with a data store that includes data corresponding to electronic money. Further, neither reference discloses or suggests enabling the transfer of electronic money between the personal ATM and the host ATM responsive to a personal ATM service. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 64 is further allowable on this basis.

#### **Claim 65**

Claim 65 depends from claim 63 and further recites that the personal ATM comprises at least one data store. The data store includes data representative of at least one account number. The account number is enabled to be transferred between the personal ATM and the host ATM responsive to the at least one personal ATM service. Neither Zeanah nor Gorgens discloses or

suggests that an account number stored in a data store of a personal ATM is enabled to be transferred between the personal ATM and a host ATM responsive to a personal ATM service. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 65 is further allowable on this basis.

#### **Claim 66**

Claim 66 depends from claim 65 and further recites that the personal ATM includes a plurality of account numbers in the at least one data store. A selected one of the plurality of account numbers is transferred between the personal ATM and the host ATM responsive to at least one input to the at least one input device. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that includes a plurality of account numbers in a data store of the personal ATM. Further, neither reference discloses or suggests that a selected one of the account numbers is transferred between the personal ATM and the host ATM responsive to an input to an input device of the personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 66 is further allowable on this basis.

#### **Claim 67**

Claim 67 depends from claim 63 and further recites that the personal ATM comprises at least one data store. The at least one data store includes data representative of transactions conducted with the personal ATM. The at least one personal ATM service is operative to deliver the data representative of transactions to an accounting application. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that is operative to deliver data representative of

transactions conducted with the personal ATM to an accounting application. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 67 is further allowable on this basis.

**Claim 68**

Claim 68 depends from claim 63 and further recites that the personal ATM comprises a display. The display of the personal ATM is operative responsive to the at least one personal ATM service to output at least one menu. Neither Zeanah nor Gorgens discloses or suggests a personal ATM or that a display of a personal ATM is operative responsive to a personal ATM service to output at least one menu. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 68 is further allowable on this basis.

**Claim 69**

Claim 69 depends from claim 68 and further recites that the host ATM is operative to dispense cash responsive to the at least one input being provided in response to the output of the at least one menu. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 69 is further allowable on this basis.

**Claim 70**

Claim 70 depends from claim 69 and further recites that the host ATM is operative to deliver at least one service proxy to the personal ATM through the at least one wireless network port. Neither Zeanah nor Gorgens discloses or suggests a host ATM that is operative to deliver

at least one service proxy to the personal ATM through the at least one wireless network port.

As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 70 is further allowable on this basis.

#### **Claim 71**

Claim 71 depends from claim 70 and further recites that at least one feature in the at least one menu output through the personal ATM is generated responsive to the delivery of the at least one service proxy from the host ATM to the personal ATM. Neither Zeanah nor Gorgens discloses or suggests that a feature in a menu output through a personal ATM is generated responsive to the delivery of a service proxy from the host ATM to the personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 71 is further allowable on this basis.

#### **Claim 72**

Claim 72 depends from claim 63 and further recites that the host ATM comprises a lookup service. The at least one personal ATM service proxy is registered in connection with the lookup service. Neither Zeanah nor Gorgens discloses or suggests that a host ATM comprises a lookup service. Further, neither reference discloses or suggests that a personal ATM service proxy is registered in connection with the lookup service. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 72 is further allowable on this basis.

### **Claim 73**

Claim 73 depends from claim 59 and further recites that the personal ATM comprises at least one data store. The host ATM is operative to deliver a cash dispenser service proxy to the data store in the personal ATM through the at least one wireless network port. The at least one input is operative to cause cash to be dispensed from the cash dispenser by calling at least one withdrawal method of the cash dispenser service proxy. Neither Zeanah nor Gorgens discloses or suggests a host ATM that is operative to deliver a cash dispenser service proxy to a data store in a personal ATM through the at least one wireless network port. Further, neither reference discloses that at least one input to the input device of the personal ATM is operative to cause cash to be dispensed from the cash dispenser of the host ATM by calling at least one withdrawal method of the cash dispenser service proxy. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 73 is further allowable on this basis.

### **Claim 75**

Claim 75 depends from independent method claim 74 and further recites that prior to step (a) the method further comprises delivering through the at least one wireless network port to the personal ATM, a service proxy corresponding to at least one service of the host ATM. Neither Zeanah nor Gorgens discloses or suggests delivering a service proxy to a personal ATM through a wireless network port of a host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 76 is further allowable on this basis.

#### **Claim 76**

Claim 76 depends from claim 75 and further recites that in the delivering step the service proxy delivered is a service proxy for a cash dispenser service, and that the cash dispenser service includes the cash dispenser. Neither Zeanah nor Gorgens discloses or suggests delivering a service proxy for a cash dispenser service to a personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 76 is further allowable on this basis.

#### **Claim 77**

Claim 77 depends from claim 74 and recites that the method further comprises: (c) delivering through the at least one wireless network port to the personal ATM, at least one interface page; and (d) providing an output on a display of the personal ATM responsive to the at least one interface page. Neither Zeanah nor Gorgens discloses or suggests delivering an interface page through a wireless network port of a host ATM to a personal ATM. In addition, neither reference discloses or suggests providing an output on a display of the personal ATM responsive to the interface page. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 77 is further allowable on this basis.

#### **Claim 78**

Claim 78 depends from claim 77 and further recites that prior to step (c) the method further comprises: (e) delivering to the host ATM through the at least one wireless network port, from the personal ATM, at least one communication indicative of at least one display property

associated with the display of the personal ATM. The at least one interface page delivered in step (c) is delivered responsive to the at least one communication indicative of the at least one display property. Neither Zeanah nor Gorgens discloses or suggests delivering at least one communication indicative of a display property associated with the display of the personal ATM to the host ATM through the wireless network. In addition, neither reference discloses or suggests that an interface page is delivered to the personal ATM responsive to the communication indicative of the display property. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 78 is further allowable on this basis.

#### **Claim 79**

Claim 79 depends from claim 78 and further recites that step (e) includes delivering a service proxy corresponding to a service of the personal ATM, to a lookup service in the host ATM. Neither Zeanah nor Gorgens discloses or suggests delivering a service proxy corresponding to a service of the personal ATM to a lookup service in the host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 79 is further allowable on this basis.

#### **Claim 80**

Claim 80 depends from claim 78 and further recites that the host ATM includes at least one data store. The at least one data store includes data corresponding to a plurality of interface pages, including interface pages adapted to provide a variety of different outputs on different



categories of displays, which displays may be included on a plurality of personal ATM types. In step (c) the at least one interface page delivered is suited to the category of display on the particular personal ATM which provides the message in step (a). Neither Zeanah nor Gorgens discloses or suggests delivering an interface page to the personal ATM which is suited to the category of display on the particular personal ATM which provides the communication to the host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 80 is further allowable on this basis.

#### **Claim 81**

Claim 81 depends from claim 74 and recites that the method further comprises: (c) providing at least one input to at least one input device of the personal ATM. The at least one communication in step (a) is produced by the personal ATM in response to the at least one input. Neither Zeanah nor Gorgens discloses or suggests receiving through a wireless network port of a host ATM, at least one communication from a portable personal ATM in response to an input provided to an input device of the personal ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 81 is further allowable on this basis.

#### **Claim 82**

Claim 82 depends from claim 81 and recites that prior to step (b) the method further comprises: (d) storing in at least one data store in the personal ATM, data corresponding to the at

least one input provided in step (b); and (e) at a time subsequent to step (d) generating with the personal ATM the at least one communication received by the host ATM in step (a).

Neither Zeanah nor Gorgens discloses or suggests storing data in a data store of a personal ATM which corresponds to an input to an input device of the personal ATM. Further, neither reference discloses at a subsequent time to the storing of the data, generating with the personal ATM the communication received by the host ATM from the personal ATM responsive to the input. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 82 is further allowable on this basis.

#### **Claim 83**

Claim 83 depends from claim 74 and recites that the method further comprises: (c) delivering electronic money from the personal ATM to the host ATM through the at least one wireless network port. Neither Zeanah nor Gorgens discloses or suggests delivering electronic money from a personal ATM to a host ATM through a wireless network port. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 83 is further allowable on this basis.

#### **Claim 84**

Claim 84 depends from claim 74 and recites that the method further comprises: (c) receiving electronic money from the host ATM with the personal ATM through the at least one wireless network port. Neither Zeanah nor Gorgens discloses or suggests receiving electronic money from a host ATM with a personal ATM through a wireless network port. As nothing in

the applied art discloses or suggests these features, it is respectfully submitted that claim 84 is further allowable on this basis.

#### **Claim 85**

Claim 85 depends from claim 84 and recites that the method further comprises: (d) delivering electronic money from the personal ATM to the host ATM through the at least one wireless network port. Neither Zeanah nor Gorgens discloses or suggests delivering electronic money from a personal ATM to a host ATM through a wireless network port. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 85 is further allowable on this basis.

#### **Claim 86**

Claim 86 depends from claim 74 and recites that the method further comprises: (d) delivering from the personal ATM to the host ATM through the at least one wireless network port, at least one service proxy corresponding to a service in the personal ATM. Neither Zeanah nor Gorgens discloses or suggests delivering a service proxy corresponding to a service in a personal ATM, from the personal ATM to a host ATM through a wireless network port. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 86 is further allowable on this basis.

### **Claim 87**

Claim 87 depends from claim 86 and recites that subsequent to step (c) the method further comprises: (b) registering the at least one service proxy delivered in step (c) in connection with a lookup service in the host ATM. Neither Zeanah nor Gorgens discloses or suggests registering a service proxy corresponding to a service in a personal ATM in connection with a lookup service in the host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 87 is further allowable on this basis.

### **Claim 88**

Claim 88 depends from claim 74 and recites that prior to step (a) the method further comprises: (c) storing a plurality of account numbers in a data store of the personal ATM, and wherein the at least one communication in step (a) includes communication of at least one of the plurality of account numbers to the host ATM. Neither Zeanah nor Gorgens discloses or suggests storing a plurality of account numbers in a data store of a personal ATM. Further, neither reference discloses or suggests delivering a communication that includes one of the plurality of account numbers to the host ATM through a wireless network port of the host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 88 is further allowable on this basis.

### **Claim 89**

Claim 89 depends from claim 88 and recites that prior to step (c) the method further comprises: (d) providing at least one input through at least one input device of the personal

ATM. The at least one input corresponds to a selection of one of the plurality of account numbers. In step (a) the one account number is communicated to the host ATM. Neither Zeanah nor Gorgens discloses or suggests providing an input through at least one input device of a personal ATM which corresponds to a selection of one of a plurality of account numbers stored in a data store of the personal ATM. Further, neither reference discloses or suggests communicating the selected account number to the host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 89 is further allowable on this basis.

#### **Claim 90**

Claim 90 depends from claim 74 and recites that the method further comprises: (c) storing at least one record in a data store of the personal ATM, the record including data representative of the dispensing of cash from the host ATM. Neither Zeanah nor Gorgens discloses or suggests storing a record in a data store of a personal ATM that includes data representative of the dispensing of cash from a host ATM. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 90 is further allowable on this basis.

#### **Claim 91**

Claim 91 depends from claim 90 and recites that the method further comprises: (d) delivering the record stored in the data store in step (c) to an accounting application. Neither Zeanah nor Gorgens discloses or suggests delivering a record stored in a data store of a personal

ATM to an accounting application. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 91 is further allowable on this basis.

#### **Claim 92**

Claim 92 depends from claim 74 and recites that in step (a) the personal ATM comprises a cell phone. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that comprises a cell phone. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 92 is further allowable on this basis.

#### **Claim 93**

Claim 93 depends from claim 74 and recites that in step (a) the personal ATM comprises a PDA. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that comprises a PDA. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 93 is further allowable on this basis.

#### **Claim 94**

Claim 94 depends from claim 74 and recites that in step (a) the personal ATM comprises a notebook computer. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that comprises a notebook computer. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 94 is further allowable on this basis.

#### **Claim 95**

Claim 95 depends from claim 74 and recites that in step (a) the personal ATM comprises a pager. Neither Zeanah nor Gorgens discloses or suggests a personal ATM that comprises a pager. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 95 is further allowable on this basis.

#### **Claim 96**

Claim 96 depends from claim 74 and recites that in step (a) the at least one wireless network port communicates RF messages. Neither Zeanah nor Gorgens discloses or suggests that the at least one wireless network port of a host ATM communicates RF messages. As nothing in the applied art discloses or suggests these features, it is respectfully submitted that claim 96 is further allowable on this basis.

#### **The New Claims**

Support for new claims 97-119 is found in the specification and original claims. No new matter has been added. None of the cited references alone or in combination discloses or suggests the features and relationships that are specifically recited in the new claims. As nothing in the cited art discloses nor suggests the features and relationships that are specifically recited in the new claims, and because there is no teaching, suggestion or motivation cited for combining features of the cited references so as to produce Applicants' invention, it is respectfully submitted that new claims 97-119 are allowable for these reasons.

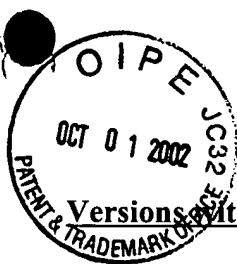
### **Additional Comments**

Applicants also request acknowledgment of their claim for domestic priority under 35 U.S. C. § 119(e) and 35 U.S.C. §§ 120 and/or 121. This application claims the benefit of U.S. Application Serial Nos. 09/505,595 filed February 16, 2000; 60/120,506 filed February 17, 1999; and 60/133,579 filed May 11, 1999.

### **Additional Claim Fees**

Please charge the fees associated with prosecution of three additional independent claims in excess of 3 (\$252) and twenty-three additional total claims (\$414) and any other fee due, to Deposit Account No. 09-0428 of InterBold.





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**In the Title**

[Automated Transaction Machine and Method] System And Method For Operating A Host ATM Through A Portable Personal ATM

**In the Claims**

25. (twice amended) A method comprising:

- (a) connecting a transaction service in a host automated transaction machine, wherein the transaction service includes at least one transaction function device, and wherein the host automated transaction machine includes a lookup service;
- (b) registering the transaction service with the lookup service, including storing a copy of a service proxy in association with the lookup service;
- (c) acquiring by a personal automated teller machine ("ATM") through a wireless network port on the host automated transaction machine, a copy of the service proxy from the lookup service;
- (d) providing at least one input to an input device on the personal ATM;

- (e) invoking a method of the service proxy through operation of the personal ATM responsive to the at least one input; and
  - (f) operating the transaction function device of the transaction service responsive to the method invoked.
46. (amended) The apparatus according to claim 44, wherein the personal ATM comprises a personal digital assistant ("PDA").
53. (amended) The apparatus according to claim 44, [wherein the host ATM includes] further comprising at least one data store in operative connection with the at least one processor, and wherein the data store includes a plurality of interface pages, and wherein at least one of the interface pages is delivered through the at least one wireless network port to the personal ATM.
54. (amended) The apparatus according to claim 53, wherein the at least one of the interface pages includes instructions in at least one of hypertext markup language ("HTML"), extensible markup language ("XML"), wireless markup language ("WML") and JavaScript.
80. (amended) The method according to claim 78, wherein the host ATM includes at least one data store, wherein the at least one data store includes data

corresponding to a plurality of interface pages, including interface pages adapted to provide a variety of different outputs on different categories of displays, which displays may be included on a plurality of personal ATM types, and wherein in step (c) the at least one interface page delivered is suited to the category of display on the particular personal ATM which provides the at least one communication [message] in step (a).

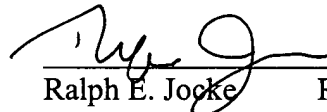


### Conclusion

Each of Applicants' pending claims specifically recites features and relationships that are neither disclosed nor suggested in any of the applied art. Furthermore, the applied art is devoid of any teaching, suggestion, or motivation for combining features of the applied art so as to produce Applicants' invention. Allowance of all of Applicants' pending claims is therefore respectfully requested.

The undersigned will be happy to discuss any aspect of the Application by telephone at the Examiner's convenience.

Respectfully submitted,



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